

In re:
Dana Y Bowles
Debtor(s)

Case No. 19-17198-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Dec 09, 2020

User: Adminstra
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2020:

Recip ID	Recipient Name and Address
db	+ Dana Y Bowles, 969 Roundhouse Court, West Chester, PA 19380-1702

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2020 at the address(es) listed below:

Name	Email Address
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@phl13trustee.com
JAMES RANDOLPH WOOD	on behalf of Creditor West Whiteland Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com
LAWRENCE S. RUBIN	on behalf of Debtor Dana Y Bowles echo@pennlawyer.com foxtrot@pennlawyer.com;7272@notices.nextchapterbk.com
LORRAINE GAZZARA DOYLE	on behalf of Creditor Federal National Mortgage Association (FannieMae) c/o Nationstar Mortgage LLC dba Mr. Cooper Lorraine@mvrlegal.com, Diane@mvrlegal.com;bankruptcy@friedmanvartolo.com
REBECCA ANN SOLARZ	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmllawgroup.com

United States Trustee

District/off: 0313-2

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USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 7

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Dana Y. Bowles	<u>Debtor</u>	CHAPTER 13
Nationstar Mortgage LLC d/b/a Mr. Cooper	<u>Secured Creditor</u>	
vs.		NO. 19-17198 AMC
Dana Y. Bowles	<u>Debtor</u>	
William C. Miller, Esquire	<u>Trustee</u>	<u>11 U.S.C. Section 362</u>

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The Order entered on July 28, 2020 is hereby vacated, and the stay is reinstated as to Secured Creditor.
2. The post-petition arrearage on the mortgage held by the Secured Creditor on the Debtor's residence is **\$7,966.92**, which breaks down as follows;

Post-Petition Payments:	August 2020 through November 2020 at \$1,557.16/month
Prior Stipulation Payments:	August 2020 through September 2020 at \$1,209.94
Suspense Balance:	(\$1,131.60)
Fees & Costs Relating to Motion:	\$450.00
Total Post-Petition Arrears	\$7,966.92

3. The Debtor(s) shall cure said arrearages in the following manner;
 - a) Counsel for Movant has received funds in the amount of \$8,000.00, which will be forwarded to Movant upon court approval of the stipulation.
 - b) Debtor shall pay the remaining balance of the December 1, 2020 payment, in the amount of \$1,524.08 by December 15, 2020.

c) Beginning January 1, 2021, maintenance of current monthly mortgage payments to the Secured Creditor thereafter.

4. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Secured Creditor shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, the Secured Creditor shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Secured Creditor may file a Certification of Default with the Court and the Court shall enter an Order granting the Secured Creditor relief from the automatic stay.

6. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

7. If the case is converted to Chapter 7, the Secured Creditor shall file a Certification of Default with the court and the court shall enter an order granting the Secured Creditor relief from the automatic stay.

8. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

9. The provisions of this stipulation do not constitute a waiver by the Secured Creditor of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

10. The parties agree that a facsimile signature shall be considered an original signature.

Date: December 2, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Secured Creditor

Date: 12/7/20

Lawrence Rubin

Lawrence S. Rubin, Esquire
Attorney for Debtor

Date: December 8, 2020

/s/ Jack Miller, Esquire, for*

William C. Miller, Esquire
Chapter 13 Trustee

**No objection to its terms,
without prejudice to any of
our rights and remedies*

Approved by the Court this ____ day of _____, 2020. However, the court retains discretion regarding entry of any further order.



Date: December 9, 2020

Bankruptcy Judge
Ashely M. Chan